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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

| Office Action Summary | Application No. | Applicant(s) | |
|---|---|---|---|
| | 10/769,036 | SOKOLIC ET AL. | |
| | Examiner | Art Unit | |
| | MARY GREGG | 3694 | |

*-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --*

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

1)☒ Responsive to communication(s) filed on *13 May 2009*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

4)☒ Claim(s) *1-25* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-3 and 4-25* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

**Application Papers**

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

1) ☐ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

## DETAILED ACTION

1. The following is a Non-Final Office Action in response to communications received May 13, 2009. Claim 4 has been canceled. No new claims have been added. Therefore, claims 1-3 and 4-25 are pending and addressed below.

### *Continued Examination Under 37 CFR 1.114*

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17 (e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission has been entered.

### *Response to Arguments*

*Claim Rejections - 35 USC § 103*

3. Applicant's arguments filed May 13, 2009 have been fully considered but they are not persuasive. In the remarks, with respect to the 103 rejection for claims 1-2, 5, 10, 12-15, 17, 22 and 25 as being unpatentable over US Patent No. 5,227,967 by Bailey, the applicant argues (1) that Bailey fails to disclose or suggest as put forth in claims 1 and 22 the limitation:

> "if there is no single identifier match upon applying a generic rule, and no further generic rules apply, applying an FI-specific rule; and identifying additional information regarding each financial data element using the identifier associated with the financial data element"

In response to argument (1) that Bailey fails to disclose or suggest as put forth in claims 1 and 22 the limitation:

> "if there is no single identifier match upon applying a generic rule, and no further generic rules apply, applying an FI-specific rule; and identifying additional information regarding each financial data element using the identifier associated with the financial data element"

The examiner respectfully disagrees. The prior art, Bailey, explicitly teaches in Col 4 lines 17-67, Col 5 lines 5-29 that the each asset is separated into hierarchy of attributes and that the highest level carries identifying keys along with defined associated groups. The prior art teaches that when a new type of security instrument is added the group is determined and the new instrument is given an identifying key. The prior art teaches that when a new instrument is encountered with a new functional group and new attributes a new key and table for the group is created. Therefore, the examiner maintains the prior art teach and/or suggest the limitation wherein when there is not identifying match for generic rules (i.e previous groups and attributes) applying a specific rule (i.e creating a new group table and define new attributes) that are associated with the financial instrument. The rejection is maintained.

Applicant's arguments filed May 13, 2009 have been fully considered but they are not persuasive. In the remarks, with respect to the 103 rejection for claims 3,6-9, 16 and 18-21 as being unpatentable over US Patent No. 5,227,967 by Bailey in view of US Pub No. 2002/0184170 A1 by Gilbert et al, the applicant argues (1) that the prior art combination fails to disclose or suggest as put forth in claim 18 the limitation:

> "applying rules to associate each of the plurality of financial data elements with an asset identifier wherein the rules comprise generic rules and financial institution-specific (FI specific) rules; and sorting the plurality of financial data elements based on the associated asset identifier"

In response to argument (2) that Bailey in view of Gilbert fails to disclose or suggest as put forth in claim 18 the limitation:

> "applying rules to associate each of the plurality of financial data elements with an asset identifier wherein the rules comprise generic rules and financial institution-specific (FI specific) rules; and sorting the plurality of financial data elements based on the associated asset identifier"

The examiner respectfully disagrees. The prior art, Bailey, explicitly teaches in Col 4 lines 17-67) that the each asset is separated into hierarchy of attributes and that the highest level carries identifying keys along with defined associated groups. The prior art teaches applying specific keys (identifiers) to determine the high level group and specific attributes of each financial instrument. The examiner maintains the prior art explicitly teaches the generic and specific rules.

Applicant's arguments filed May 13, 2009 have been fully considered but they are not persuasive. In the remarks, with respect to the 103 rejection for claims 11 as being unpatentable over US Patent No. 5,227,967 by Bailey in view of US Pub No. 2002/0184170 A1 by Gilbert et al, and further in view of US Pub No. 2004/0078355 by Suresh the applicant argues (3) that Bailey in view of Gilbert and further in view of Suresh does not cure the stated deficiencies with respect with argument (1).

In response to argument (3) that Bailey in view of Gilbert and further in view of Suresh does not cure the stated deficiencies with respect with argument (1), see response to argument (1).

Applicant's arguments filed May 13, 2009 have been fully considered but they are not persuasive. In the remarks, with respect to the 103 rejection for

claims 23-24 as being unpatentable over US Patent No. 5,227,967 by Bailey in view of US Pub No. 2002/0147727 by Schrieber, the applicant argues (4) that Bailey in view of Schrieber does not cure the stated deficiencies with respect with argument (1).

In response to argument (4) that Bailey in view of Schrieber does not cure the stated deficiencies with respect with argument (1), see response to argument (1).

***Claim Rejections - 35 USC § 112***

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

5. Claims 17, 21 and 25 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

In reference to Claim 17, 21 and 25:

Claims 17, 21 and 25 are recited by the applicant as independent claims, that have been made dependent upon claims 1, 18 and 22 respectively. According the MPEP definition of dependent claims, a dependent claim is cited as:

> By "dependent" claim is meant a claim which contains all the features of another claim and is in the same category of claim as that other claim (the expression "category of claim" referring to the classification of claims according to the subject matter of the invention claimed for example, product, process, use or apparatus or means, etc.)

Claims 17, 21 and 25, are dependent upon the method claims of 1, 18 and 22 as they are not independent of the method claims (i.e. if applicant cancels the claims they would not contain any instructions). Furthermore, applicant has cited independent claims that

encompasses two separate categories and are therefore indefinite, as the examiner cannot determine the category of the claims submitted. For examination purposes the examiner is defining the independent claims to be dependent upon the respective claims wherein the method comprises a computer readable medium to execute the method on a computer processor.

***Claim Rejections - 35 USC § 101***

6. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

7. Claims 1-3 and 5-24 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

In reference to Claims 1, 18 and 22:

Claims 1, 18 and 22 are directed toward the statutory category of a method (process), however according to Supreme Court precedent and recent Federal Circuit decisions, in order to be statutory under 35 USC 101 the process must (1) be tied to a particular machine or apparatus, or (2) transforms a particular article to a different state or thing (i.e. "machine-or transformation test") If neither of these requirements is met by the claim, the method is not a patent eligible process under § 101 and is rejected as being directed toward non-statutory subject matter.

There are two corollaries to the machine-or-transformation test. First, a mere field –of-use limitation is insufficient to render an otherwise ineligible method claim patent-eligible. The machine or transformation must impose meaningful limits on the method claims scope to pass the test. Second, insignificant extra-solution activity will

not transform an unpatentable principle into a patentable process. Therefore, reciting a specific machine or a particular transformation of a specific article is an insignificant step, such as data gathering or outputting, is not sufficient to pass the test.

As example of a method claim that would not qualify as a statutory process would be a claim that recited purely mental steps. Thus to qualify as a § 101 statutory process, the claim should positively recite the other statutory class (thing or product) to which it is tied, for example by identifying the apparatus that accomplishes the method steps, or positively recite the subject matter being transformed, for example by identifying the material being changed to a different state. (Diamond v. Diehr, 450 US 175, 184 (1981); Parker V. Flook, 437 US 584, 588 n.9 (1978); gottschalk v. Benson, 409 US 63, 70 (1972); Cochrane v Deener, 94 US 780, 787-88 (1876); In re Bilski, 545 F.3d 943, 88 USPQ2d 1385 (Fed Cir. 2008)). Applicant is also directed to MPEP § 2173.05p, providing guidance with respect to reciting a product and process in the same claim and MPEP § 2111.02 [R3] providing guidance with respect to the effect of limitations within the preamble of a claim.

Examiner finds these method claims lack structure and fail the test cited above such as on a “computer readable medium” or “computer” or “processor”. One example of corrective action might be to place “electronically" before an action verb and “on computer (or other appropriate structure)."

For example in the claim:

> “Method comprising:
>
> ...retrieving financial data...

...identifying a plurality of rules...

...applying the plurality of rules..."

Would need to become:

"Method comprising:

...electronically retrieving financial data via a computer ...

...on a processor identifying a plurality of rules ...

...applying the plurality of rules by a processor..."

This is just one elementary example to provide guidance however there many be various ways to overcome the 101 method without structure rejection.

In reference to Claims 2-3, 4-17, 19-21 and 23-25:

Claims 2-3 and 4-17 depend upon claim 1 and do not cure the deficiencies cited above, therefore, claims 2-3 and 4-17 are also rejected under 35 USC 101.

Claims 19-21 and 23-25 depend upon claims 18 and 22 respectively and do not cure the deficiencies cited above, therefore, claims 2-3 and 4-17 are also rejected under 35 USC 101.

In reference to Claims 17, 21 and 26:

Claims 17, 21 and 26 depend upon claims 1, 18 and 22 respectively which are directed toward the statutory category of a method, however claims 17, 21 and 26 are directed toward a machine. According to MPEP 2173.05(p) [R-5] II, a claim that is directed toward neither a "process" nor an "apparatus" but rather embraces or overlaps two different statutory classes of invention set forth in 35 USC 101, which is drafted so

as to set forth the statutory classes of invention in the alternative only, is nonstatutory.

Therefore, Claims 17, 21 and 26 are rejected under 35 USC 101.

***Claim Rejections - 35 USC § 103***

8. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

9. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

10. Claims 1-2, 5, 10, 12-15, 17, 22 and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5,227,967 by Bailey (Bail).

In reference to Claim 1:

(Previously Presented) A method comprising: retrieving financial data from a data source, wherein the financial data includes a plurality of financial data elements, wherein data elements comprise: ticker symbols ((Bail) FIG. 9 Block 7; Table I label 26; Col 11 line 50), security names ((Bail) Col 4 lines 57-58),

number of shares ((Bail) Col 11 lines 51-52), date purchased ((Bail) FIG. 6), date sold, coupon rate ((Bail) Col 2 lines 34-35, Col 8 lies 16-17), maturity date ((Bail) FIG. 5), security type ((Bail) FIG. 5; Col 11 lines 52-53), and industry classification ((Bail) FIG. 3-6, FIG. 7, FIG. 12, FIG. 13; Col 4 lines 18-20, Col 6 lines 15-20, 65-67, Col 7 lines 10-15, 65-67); identifying a plurality of rules associated with the financial data elements, wherein the plurality of rules comprise generic rules ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68), and financial institution specific (FI- specific) rules ((Bail) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 4 lines 38, 47-48, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9); applying the plurality of rules associated with the financial data elements to the financial data elements ((Bail) FIG. 4-6, FIG. 7, Fig. 8, FIG. 9, FIG. 12A-D; Col 6 lines 20-33, 50-55, Col 7 lines 1-2, 10-17, Col 10 lines 1-15); associating each of the plurality of financial data elements with an identifier when a single identifier match is found ((Bail) FIG. 6, FIG. 11; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47) ; when a single identifier match is not found, determining whether an additional rule applies, and if an additional rule applies, applying the additional rule, wherein determining includes determining whether an additional ,generic rule applies; if there is no single identifier match upon applying a generic rule, and no further, generic rules apply, applying an FI-specific rule; and identifying additional information regarding each financial data

element using the identifier associated with the financial data element ((Bail) Col 4 lines 17-67, Col 5 lines 5-29, Col 6 lines 60-68).

Although Bail does not explicitly list all the attributes: date sold, ...and industry classification, Bail does teach explicitly some of the listed attributes and teaches classifying by general (high level) and specific attributes and assigning identifiers for each and every possible attribute associated with a high level financial instrument. The method as taught by Bail therefore, implicitly encompasses the attributes listed by the applicant. Therefore, the inclusion of these attributes as well as others would have been obvious to one of ordinary skill in the art at the time of the invention.

In reference to Claim 2:

(Original) A method as recited in claim 1 (see rejection of claim above) further comprising storing each of the plurality of financial data elements and the identifier associated with each financial data element ((Bail) Col 4 lines 40-68; wherein the prior art teaches information stored in tables)

In reference to Claim 5:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) wherein the identifier is an asset identifier ((Bail) FIG. 6, FIG. 11; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47).

In reference to Claim 10:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising associating an exception identifier with each financial data element for which

an associated identifier is not identified ((Bail) FIG. 11; Col 4 lines 29-65, Col 5 lines 17-25, Col 6 lines 37-49).

In reference to Claim 12:

(Original) A method as recited in claim 10 further comprising generating a new rule to associate identifiers with financial data elements having an associated exception identifier((Bail) FIG. 11; Col 4 lines 29-65, Col 5 lines 17-25, Col 6 lines 37-49).

In reference to Claim 13:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) wherein applying the plurality of rules includes applying the plurality of rules in a particular order ((Bail) Col 4 lines 40-65).

In reference to Claim 14:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising retrieving ...information regarding the financial data elements from a financial database (tables)

Bail suggest but does not explicitly teach:

...the additional information...

Although Bail does not explicitly teach "retrieving additional information", Bail explicitly teaches attributes (information) stored in hierarchical tables to be accessed as required or queried by the user. Additionally, Bail teaches each element is coordinated with a specific ID. This suggest and implies retrieving additional or more information further down in the hierarchy or by ID and therefore would have been obvious to one of ordinary skill in the art at the time of the invention.

In reference to Claim 15:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising retrieving additional information associated with the financial data elements from an asset ID database (table) ((Bail) FIG. 6, FIG. 11; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47).

In reference to Claim 17:

(Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 1 ((Bail) Abstract, Col 1 lines 6-9, Col 4 lines 10-11)

In reference to Claim 22:

(Previously Presented) A method comprising: retrieving financial data from a plurality of financial accounts; identifying data elements contained in the retrieved financial data, wherein data elements comprise: ticker symbols ((Bail) FIG. 9 Block 7; Table I label 26; Col 11 line 50), security names ((Bail) Col 4 lines 57-58), number of shares ((Bail) Col 11 lines 51-52), date purchased ((Bail) FIG. 6), date sold, coupon rate ((Bail) Col 2 lines 34-35, Col 8 lies 16-17), maturity date ((Bail) FIG. 5), security type ((Bail) FIG. 5; Col 11 lines 52-53), and industry classification ((Bail) FIG. 3-6, FIG. 7, FIG. 12, FIG. 13; Col 4 lines 18-20, Col 6 lines 15-20, 65-67, Col 7 lines 10-15, 65-67); identifying ,generic rules for associating asset identifiers with the data elements((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68); determining whether there is a sin le asset identifier match; if there is a single asset identifier match, associating the asset identifier with a data element; if there

is not a single asset identifier match, determining whether there are additional, generic rules to apply ((Bail) Col 6 lines 4-35); and if there is no single asset identifier match and there are no additional , generic rules to apply, applying at least one financial institution-specific (FI-specific) rule((Bail) Col 4 lines 17-67, Col 5 lines 5-29, Col 6 lines, 37-47, 60-68)

In reference to Claim 25:

(Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 22 ((Bail) Abstract, Col 1 lines 6-9, Col 4 lines 10-11)

11. Claim 3, 6-9, 16 and 18-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5,227,967 by Bailey (Bail) as applied to claim 1 above with respect to claims 3, 6-9 and 16, and further in view of US Pub No 20020184170 A1 by Gilbert et al (Gil).

In reference to Claim 3:

Bail teaches:

(Original) A method as recited in claim 1 (see rejection of claim above) wherein the data source...

Bail does not explicitly teach:

... is a web site.

Gil teaches:

... data source is a web site ((Gil) para 0018 lines 6-9, para 0023). Both Bail and Gil are explicitly directed toward data aggregation and management. Bail teaches

explicitly of a computer system receiving, storing and retrieving data. Gil teaches computer systems receiving data from web sources. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention apply a known technique to a known device ready for improvement to yield predictable results.

In reference to Claim 6:

Bail teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) wherein the identifier is associated with ((Bail) FIG. 6, FIG. 11 ; Col 4 lines 52-65, Col 5 lines 16-25, Col 6 lines 40-47)...

Bail does not explicitly teach:

... a particular financial institution

Gil teaches:

... a particular financial institution ((Gil) para 0067 lines 6-8)

Both Bail and Gil are explicitly directed toward data content management wherein explicit details on data is parsed by content and Bail teaches explicitly of collecting and coordinating specific data with other relevant data. Gil teaches the motivation that information such as the originator of the source data, the recipient and other information might be useful and relevant. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention include an additional useful and relevant element as taught by Gil with the teachings of Bail for collecting data attributes.

In reference to Claim 7:

Bail teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising ...a standard ticker symbol format ((Bail) FIG. 9 Block 7; Table I label 26; Col 11 line 50).

Bail does not explicitly teach:

...converting data elements representing ticker symbols to a standard ticker symbol format

Gil teaches:

...converting data elements...to a standard ... format ((Gil) para 0050 lines 2-8).

Both Bail and Gil are explicitly directed toward receiving, cataloging, storing and accessing data. Gil teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gil with Bail in order to remove inconsistencies between similar or identical data received.

In reference to Claim 8:

Bail teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above) further comprising ...

Bail does not explicitly teach:

...converting data elements representing security names to a standard security name format

Gil teaches:

...converting data elements representing security names to a standard security name format ((Gil) para 0050 lines 2-8).

Both Bail and Gil are explicitly directed toward receiving, cataloging, storing and accessing data. Gil teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gil with Bail in order to remove inconsistencies between similar or identical data received.

In reference to Claim 9:

Bail teaches:

(Original) A method as recited in claim 1 (see rejection of claim 1 above), wherein applying the plurality of rules includes

Bail does not explicitly teach:

...matching data elements to a standard security name format

Gil teaches:

...matching data elements to a standard security name format ((Gilbert para 0027 lines 1-3, 5-9, para 0020 lines 4-6, para 0021 lines 1-2, para 0047)

Gil teaches that in order to have effective management of content data requires data manipulation such as normalization of data, and validation of transformation ((Gil) para 0020) and the motivation of standardizing names and description so that proper analysis or comparison can be made. Bail teaches explicitly of grouping attributes that

are similar or the same in the same set or sub-set. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Gil with Bail in order analyze and compare the attributes properly.

In reference to Claim 16:

Bail teaches:

(Original) A method as recited in claim 1 (see rejection of claim above) further comprising ...the plurality of financial data elements Bail does not explicitly teach:

...normalizing...

Gil teaches:

...normalizing... ((Gil) para 0020 line 4, para 0027 lines 1-5)

Bail does not explicitly teach normalization of data elements, Bail does teach grouping data element of the same attributes. Both Bail and Gil are explicitly directed toward receiving, cataloging, storing and accessing data. Gil teaches the motivation of normalizing data to remove inconsistencies between similar or identical data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include the teachings of Gil with Bail in order to remove inconsistencies between similar or identical data received.

In reference to Claim 18:

Bail teaches:

(Previously Presented) A method comprising: ...wherein the financial data includes a plurality of financial data elements wherein data elements comprise: ticker symbols .((Bail) FIG. 9 Block 7; Table I label 26; Col 11 line 50), security names ((Bail)

Col 4 lines 57-58), number of shares ((Bail) Col 11 lines 51-52), date purchased ((Bail) FIG. 6), date sold, coupon rate ((Bail) Col 2 lines 34-35, Col 8 lies 16-17), maturity date ((Bail) FIG. 5), security type ((Bail) FIG. 5; Col 11 lines 52-53), and industry classification ((Bail) FIG. 3-6, FIG. 7, FIG. 12, FIG. 13; Col 4 lines 18-20, Col 6 lines 15-20, 65-67, Col 7 lines 10-15, 65-67); applying rules to associate each of the plurality of financial data elements with an asset identifier wherein the rules comprise generic rules ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 5, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45- 50, 65-68), and financial institution-specific (FI specific) rules((Bail) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12;Col 4 lines 38, 47-48, Col 5, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9); and sorting the plurality of financial data elements based on the associated asset identifier((Bail) FIG. 4-6, FIG. 7, Fig. 8, FIG. 9, FIG. 11, FIG. 12A-D; Col 6 lines 20-33, 50-55, Col 7 lines 1-2, 10-17, Col 10 lines 1-15); Bail does not explicitly teach:

...accessing a web page associated with a financial institution; retrieving data from the web page using a data harvesting script; identifying financial data contained in the data retrieved from the web page, ...

Gil teaches:

...accessing a web page associated with a financial institution ((Gil) para 0018 lines 6-9, para 0023); retrieving data from the web page using a data harvesting script ((Gil) para 0040 lines 4-5); identifying financial data contained in the data retrieved from the web page, ((Gil) para 0048 lines 1-6)...

Both Bail and Gil are explicitly directed toward data aggregation and management. Bail teaches explicitly of a computer system receiving, storing and retrieving data. Gil teaches computer systems receiving data from web sources. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention apply a known technique to a known device ready for improvement to yield predictable results.

In reference to Claim 19:

The combination Bail and Gil teach:

(Original) A method as recited in claim 18 (see rejection of claim 18 above) further comprising storing each of the plurality of financial data elements and the asset identifier associated with the financial data element ((Bail) Col 4 lines 40-68; wherein the prior art teaches information stored in tables; (Gil) para 0037 line 3, para 0048 lines 4-6).

In reference to Claim 20:

The combination Bail and Gil teach:

(Original) A method as recited in claim 18 (see rejection of claim above) further comprising ...

The combination does not explicitly teach:

...converting each of the plurality of financial data elements from a first format to a second format

Gil teaches:

...converting each of the plurality of financial data elements from a first format to a second format ((Gil) para 0046 lines 6-7, para 0048 lines 13-18).

The combination is explicitly directed toward receiving data from multiple sources. Gil teaches the motivation of putting data in a format that can be used by the content recipients. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of the combination and Gil in order to allow the data content to be used by all recipients of the data.

In reference to Claim 21:

The combination Bail and Gil teach:

(Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 18 ((Bail) Abstract, Col 1 lines 6-9, Col 4 lines 10-11; (Gil) para 0012 line 3, para 0060 lines 5-6)

12. Claim 11 rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5,227,967 by Bailey (Bail) as applied to claims 1 and 10 above, and further in view of US Pub No. 2004/0078355 A1 by Suresh (Sure)

In reference to Claim 11:

Bail teaches:

(Original) A method as recited in claim 10 (see rejection of claim 10 above) further comprising ...associating identifiers with financial data elements having an associated exception identifier((Bail) FIG. 11 ; Col 4 lines 29-65, Col 5 lines 17-25, Col 6 lines 37-49).

Bail does not teach:

...manually...

Sure teaches:

...manually...((Sure) para 0061 lines 8-9)

Both Bail and Sure teach a preferred embodiment of linking data automatically. Sure teaches that although automation is preferred an alternate linking of data can be performed manually by the user. Additionally, Bail teaches explicitly that storing, retrieving is determined by the prospective users or may be determined by the system ((Bail) Col 5 lines 57-60). This implies manual input on associating data. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the prior art elements according to known methods to yield predictable results.

13. Claim 23-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 5,227,967 by Bailey (Bail) as applied to claim 22 above, and further in view of US Pub. No 2002/0147727 A1 by Schreiber (Schreiber)

In reference to Claim 23:

Bail teaches:

(Previously Presented) A method as recited in claim 22 (see rejection of claim 22 above) further comprising: determining whether at least one data element has multiple associated asset identifiers after applying one or more of the generic ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68) rules and the FI-specific rules ((Bail) Col 4 lines 40-67, Col 6 lines 37-47): and ... one or more of the generic ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-

68, Col 7 lines 19-25, 45-50, 65-68)rules and the FI-specific((Bail) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12;Col 4 lines 38, 47-48, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9) rules to associate a single asset identifier with at least one data element

Bail suggest but does not teach explicitly:

... modifying ((Bail) Col 5 lines 60-65; wherein Bail teaches the user can determine what data is stored and retrieved).

Schreiber teaches:

... modifying one or more of the ... rules ((Schreiber) para 0173 lines 3-6, para 0273 lines 1-2, 4-7) and ... rules to associate a single asset identifier with at least one data element ((Schreiber) para 0070 lines 1-3, para 0264 lines 3-5, para 0269 lines 5-7)

Schreiber teaches explicitly of identifiers or code location and limiting modification errors which cause incorrect data being processed (Schreiber, (para) 0042 lines 2-3, 4-9). Whereas Bail teaches user preferences with respect to the storage and retrieval of the data which implies customization of the classification (rules) of the attributes. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to combine the prior art elements according to known methods to yield predictable results.

In reference to Claim 24:

(Previously Presented) A method as recited in claim 22 (see rejection of claim 22 above) further comprising: determining whether at least one data element does not have an associated asset identifier after applying one or more of the generic ((Bail) FIG.

12; Col 4 lines 17-20, 35-48, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68)rules and the FI-specific ((Bail) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12;Col 4 lines 38, 47-48, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1-9)rules; and modifying the one or more of the .qeneric ((Bail) FIG. 12; Col 4 lines 17-20, 35-48, Col 5, Col 6 lines 4-6, 14-20, 65-68, Col 7 lines 19-25, 45-50, 65-68)rules and the FI-specific ((Bail) FIG. 3-6, FIG. 9, FIG. 10, FIG. 12; Col 4 lines 38, 47-48, Col 5, Col 6 lines 51-55, 67-68, Col 7 lines 65-68, Col 8 lines 7-25, Col 9 lines 67-68, Col 10 lines 1- 9) rules to associate an asset identifier with at least one data element Bail suggest but does not teach explicitly:

... modifying ((Bail) Col 5 lines 60-65; wherein Bail teaches the user can determine what data is stored and retrieved)

Schreiber teaches:

... modifying one or more of the ... rules ((Schreiber) para 0173 lines 3-6, para 0273 lines 1-2, 4-7) and ... rules to associate a single asset identifier with at least one data element ((Schreiber) para 0042 lines 2-3, 7-9, para 0070 lines 1-3, para 0264 lines 3-5, para 0269 lines 5-7)

Schreiber teaches explicitly of identifiers or code location and limiting modification errors which cause incorrect data being processed (Schreiber, (para) 0042 lines 2-3, 4-9). Whereas Bail teaches user preferences with respect to the storage and retrieval of the data which implies customization of the classification (rules) of the attributes. Therefore, it would have been obvious to one of ordinary skill in the art at the

time of the invention to combine the prior art elements according to known methods to yield predictable results.

***Conclusion***

14. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARY GREGG whose telephone number is (571)270-5050. The examiner can normally be reached on 4/10.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 5712726712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

15. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/M. G./
Examiner, Art Unit 3694

/James P Trammell/
Supervisory Patent Examiner, Art Unit 3694